

STATE OF RHODE ISLAND
DEPARTMENT OF ADMINISTRATION - DIVISION OF TAXATION
BANKING INSTITUTION EXCISE TAX RETURN

2005

FOR CALENDAR YEAR ENDING DECEMBER 31, 2004 or FISCAL YEAR BEGINNING _____ ENDING _____

File return and remit tax to: Tax Administrator, One Capitol Hill, Ste 9, Providence, RI 02903-5811, on or before March 15, 2005

Items and Entries 4 to 28 Inclusive Must Be Identical With Items 4 to 28 of Federal Tax Return

Name:

Address:

Federal I.D. #:

Schedule A.

GROSS INCOME

4. Dividends (Schedule C, Federal Return).....		
5. Interest on obligations of the U.S., etc...:		
a) Issued prior to March 1, 1941- (1) U.S. Savings Bonds and Treasury Bonds owned in excess of the principal amount of \$5000 and (2) Obligation of an instrumentality of the U.S., (b) Obligation issued on or after March 1, 1941, by the U.S. or any agency or instrumentality, thereof.....	Gross Amount if Interest	Less: Amortizable Bond Premium
6. Other Interest.....		
7. Rents.....		
8. Royalties.....		
9. Net Gains (Losses) submit copy of Schedule D, Federal Return.....		
10. Other Income (State Nature).....		
11. Total Income in items 4 to 10 inclusive.....		

DEDUCTIONS

12. Compensation of officers.....	
13. Salaries and wages (not deducted elsewhere).....	
14. Repairs.....	
15. Bad Debts.....	
16. Rents.....	
17. Taxes.....	
18. Interest.....	
19. Contributions.....	
20. Amortization.....	
21. Depreciation (Attach Schedule).....	
22. Depletion.....	
23. Advertising.....	
24. Profit sharing, stock bonus, pension and annuity plans.....	
25. Other employee benefit plans.....	
26. Other deductions (Attach Schedule).....	
27. Total deductions in lines 12 to 26, inclusive.....	
28. Net Income.....	
29. Total of Item 9 (subtract if a gain, add if a loss).....	
30. Revised Federal Net Income (Total of items 28 and 29).....	
31. Total net gain or loss from sale or exchange of securities (add if a gain, subtract if a loss).....	
32. Adjusted Net Income (Total of Items 30 and 31).....	

33. Add: (a) Interest or dividends on Federal, state, municipal, or other obligations not included in items 5, 6 & 10 above (Submit itemized schedule).....	Less: Amortizable Bond Program	
(b) All other income not included in item 11 above (Submit itemized schedule).....		
(c) R.I. Bank Excise Tax deducted in item 17.....		
34. Less: Deductions Authorized by State Law.....		
35. Taxable Income Before Capital Investment Deduction (Line 32 plus Line 33 less Line 34).....		
36. Capital Investment Deduction (Submit Schedule).....		
37. Apportionable Rhode Island Taxable Income (Line 35 less Line 36).....		
38. Apportionment Ratio (Attach Schedule).....		
39. Rhode Island Taxable Income (Line 37 times Line 38).....		
40. Income Tax (9% of Line 39).....		
41. Greater of Line 40 or Line 48 but not less than the minimum tax of \$100.00.....		
42. Less: Any allowable credits (Submit proper credit form).....		
43. TAX DUE (Line 41 less Line 42).....		
44. Estimated and other payments made for taxable year of this return.....		
45. Net Payment Due With Return or (Overpayment).....		
46. Enter overpayment on Line 45 to be credited to Estimated Tax ()...or refund		
47. Authorized Capital Stock as of December 31, 2004 ().....		
48. Franchise Tax (\$2.50 per \$10,000 or fractional part thereof of item 47).....		

ASSETS	Beginning of Year		End of Year	
	Amount	Total	Amount	Total
1. Cash		\$		\$
2. Notes and Accounts Receivable				
Less: Reserve for Bad Debts				
3. Inventories				
4. Investments in Government Obligations: a) Obligations of a State, Territory, or any political subdivision thereof, or the District of Columbia, or U.S. possessions				
b) Obligations of the U.S. or instrumentality thereof				
5. Other Investments (Itemize)				
6. Capital Assets:				
a) Buildings				
Less: Reserve for Depreciation				
b) All Other Depreciable Assets				
Less: Reserve for Depreciation				
c) Depletable Assets				
Reserve for Depletion				
d) Land				
7. Other Assets (Itemized)				
8. TOTAL ASSETS		\$		\$
		=====		=====
=====				
LIABILITIES AND STOCKHOLDERS' EQUITY				
9. Accounts Payable		\$		\$
10. Bonds, Notes and Mortgages Payable				
11. Accrued Expenses (Itemize)				
12. Other Liabilities (Itemize)				
13. Capital Stock:				
a) Preferred Stock				
b) Common Stock				
14. Paid In Capital Surplus				
15. Surplus Reserves (Itemize)				
16. Earned Surplus and Undivided Profits				
17. TOTAL LIABILITIES AND CAPITAL		\$		\$
		=====		=====

Schedule C RECONCILIATION OF NET INCOME AND ANALYSIS OF EARNED SURPLUS AND UNDIVIDED PROFITS AS GIVE IN FEDERAL RETURN

THIS MUST CONFORM TO SCHEDULE M-1 AND M-2, PAGE 4, FEDERAL INCOME TAX RETURN

Schedule C-1 RECONCILIATION OF INCOME PER BOOKS WITH INCOME PER RETURN

1. Net Income per books		7. Income Recorded on Books This Year Not Included in This Return (Itemize)	
2. Federal Income Tax		8. Deductions in This Tax Return not Charged Against Book Income This Year (Itemize)	
3. Excess of Capital Losses Over Capital Gains		9. Total of Lines 7 and 8	
4. Taxable Income Not Recorded on Books This Year (Itemize)		10. Income-Line 6 Less 9 (Line 28, Page 1)	
5. Expenses Recorded on Books This Year Not Deducted In This Return (Itemize)			
6. Total of Lines 1 through 5			

Schedule C-2 ANALYSIS OF EARNED SURPLUS AND UNDIVIDED PROFITS PER BOOKS (Line 16, Page 2)

1. Balance at Beginning of Year		5. Distributions: a) Cash	
2. Net Income Per Books		b) Stock	
3. Other Increases (Itemize)		c) Property	
		6. Other Decreases (Itemize)	
		7. Total of Lines 5 and 6	
		8. Earned Surplus and undivided profits at End of Taxable Year (Schedule B, Line 4) Less Line 7 of Schedule C-2	
4. Total of Lines 1, 2 and 3			

CERTIFICATION

This certification must be executed or the return must be sworn to before some person authorized to administer oaths.

I, the undersigned Treasurer (or other duly authorized officer) of the banking institution for which this return is made, hereby certify that I have personal knowledge of the statements and other information constituting this return, that the same are true, correct and complete to the best of my knowledge and belief, and that this return is made under the penalty of perjury.

Date _____ Signature Duly Authorized Officer _____ Title _____